

From: "Sandy" <swest59@hotmail.com> on 09/08/2004 02:16:00 PM

Subject: Study on Credit Bureaus Handling of Disputes

I have been trying to get a correct credit report from all 3 bureaus. On 5/29/01 Mbna pulled my credit report, I never applied for a credit card from that bank. Someone used my SS#, part of my name and a different birthdate, and an address that is in Utah to get a card. I didn't even know about the account until I received a call from MBNA 2/4/02, they wanted to know why I had not paid my bill. I told them that it was not my account. All it would have taken was for MBNA to call me when the card was applied for, I would have told them that I didn't apply for the card and not to send it to Utah. I have lived at the same address in Texas since 1973. That was the only address on my credit report. I have been trying to get a correct report since 2/02, my report is has this listed and now a collection account for this MBNA account. Something needs to be done to keep the bureaus from sending a credit report, if all the information is not the same as what the credit report shows. I have had interest raised because of this account that is not mine. I hope someone can get something done.